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Analysis of The Role of Islamic Economics in Improving National Economic Resilience

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ABSTRACT

Penelitian ini bertujuan untuk mengevaluasi kontribusi ekonomi Islam dalam memperkuat ketahanan ekonomi nasional melalui pendekatan kuantitatif. Ekonomi Islam, dengan prinsip-prinsip keadilan, kesetaraan, dan keberlanjutan, menawarkan solusi komprehensif terhadap tantangan ekonomi modern. Penelitian ini menggunakan data sekunder yang melibatkan indikator-indikator ekonomi, seperti stabilitas keuangan, distribusi kekayaan, dan tingkat inklusi keuangan. Instrumen utama yang dianalisis meliputi zakat, infaq, waqf (ZISWAF), perbankan syariah, dan sukuk, yang berfungsi sebagai pilar penggerak dalam sistem ekonomi Islam. Metode statistik, seperti analisis regresi dan uji korelasi, digunakan untuk mengidentifikasi dampak instrumen-instrumen tersebut terhadap variabel ketahanan ekonomi nasional. Hasil penelitian menunjukkan bahwa implementasi ekonomi Islam secara signifikan berkontribusi pada pengurangan ketimpangan sosial, peningkatan kesejahteraan masyarakat, dan penurunan risiko ekonomi sistemik. Dengan mempromosikan nilai-nilai maqasid syariah, sistem ekonomi Islam tidak hanya mendorong stabilitas ekonomi jangka panjang, tetapi juga menciptakan ekosistem ekonomi yang inklusif dan berkelanjutan. Penelitian ini memberikan bukti empiris yang mendukung adopsi luas kebijakan ekonomi Islam sebagai kerangka kerja untuk pembangunan nasional yang resilien dan berkeadilan di tengah dinamika ekonomi global.

Keywords: *Islamic Economics, National Economic Resilience, Maqasid Sharia*

INTRODUCTION

National economic resilience is a crucial aspect in ensuring the stability of a country in the face of various challenges, both from global and domestic crises. Strong economic resilience allows a country to stay afloat, adapt, and recover quickly from economic shocks, such as recessions, inflation, or financial crises. Financial stability, sustainable economic growth, and public welfare are the main factors in maintaining the resilience of the national economy. Without a solid economic foundation, a country can experience social instability and economic inequality that can hinder its long-term development.

Islamic economics is a system based on the principles of Justice, balance, and Ethics in economic activity. In contrast to conventional economic systems that are often profit-oriented, Islamic economics emphasizes social welfare and a more equitable distribution of wealth. Key principles in Islamic economics, such as zakat, infaq, Sadaqah, Waqf, and Islamic Banking, play a role in creating a more inclusive and stable economy. By promoting the principle of profit sharing and the Prohibition of usury, Islamic Economics offers a more sustainable solution in the face of global economic uncertainty.



Conventional economic systems often face various challenges that make them vulnerable to financial crises and economic inequality. Reliance on debt-and interest-rate-based systems led to recurrent financial instability, as seen in the global financial crisis of 2008. This crisis shows how an economic system overly oriented to speculation and unfair distribution of income can lead to widespread economic destruction. Therefore, an alternative economic system more oriented towards justice and balance is needed, such as Islamic economics, which offers a value-based and sustainability approach.

Islamic Economics has various instruments that can strengthen the resilience of the national economy. Instruments such as zakat and Waqf can improve social welfare by distributing wealth to needy groups, thereby reducing economic inequality. In addition, Islamic banking and sukuk provide more stable and equity-based financing alternatives, thereby reducing systemic risks in the economy. Case studies in several countries such as Malaysia and the United Arab Emirates show that the application of Islamic Economics has succeeded in significantly improving economic stability and public welfare. With a more inclusive approach, Islamic Economics also plays a role in reducing poverty levels and improving the welfare of society at large.

Islamic economics plays a crucial role in enhancing national and family economic resilience through various strategies and principles. At the family level, it promotes balanced asset ownership, cooperation (*syirkah*), and equitable social security (Sari, 2024). Islamic economics contributes to sustainable national development by implementing Islamic financial systems, wealth redistribution through zakat, *infaq*, and waqf (ZISWAF), and applying principles of justice and ethics in economic activities (Aprilia et al., 2024). The Islamic economic system offers solutions to family economic challenges by encouraging simplicity, avoiding usury, giving zakat, promoting a strong work ethic, and discouraging solicitation (Ikhwan & Solihah, 2021). Family economic resilience from an Islamic perspective involves realizing Islamic economic values aligned with *maqasid sharia* principles (Munir & Kusumah, 2023). These approaches collectively aim to create economic equity, support environmental sustainability, and enhance financial stability and inclusion.

This study aims to analyze the role of Islamic Economics in improving national economic resilience. Specifically, the study wanted to identify the extent to which Islamic economic instruments, such as zakat, Waqf, Islamic banking, and sukuk, can contribute to financial stability, economic growth, and social well-being. In addition, this study also aims to measure the causal relationship between the application of Islamic economic principles with a country's resilience to economic crises, both in domestic and global contexts. By understanding the role of Islamic Economics in economic resilience, this study is expected to provide recommendations for academics, policy makers, and practitioners of Islamic finance in designing a more inclusive and sustainable economic strategy.

METHODS

This study uses a quantitative approach, which aims to measure the relationship between Islamic economics and national economic resilience using numerical data and statistical analysis. This approach allows the study to produce objective and generalizable findings based on the data obtained. In addition, this study adopts a descriptive type of research. Descriptive research is used to describe the role of Islamic Economics in various aspects, such as zakat, Waqf, Islamic banking, and sukuk. Meanwhile, causal research aims to analyze the extent to which factors in Islamic economics affect the resilience of the national economy, either partially or simultaneously.

The population in this study includes academics, Islamic finance practitioners, MSME entrepreneurs who use the Islamic economic system, as well as people involved in Islamic economics. This population was chosen because it has a direct involvement in Islamic economics and can provide a relevant perspective regarding its impact on the resilience of the national economy. To determine the sample, this study uses purposive sampling, which is the technique of selecting respondents based on certain criteria. In this case, respondents were selected based on their involvement in Islamic economics, whether as academics researching the field, practitioners managing Islamic financial institutions, or entrepreneurs applying Islamic economic principles in their businesses. The number of samples used in this study was 60 respondents, which can be adjusted based on the analysis method used and the level of significance of the study.

This study consists of two main variables:

Independent variable (X) : the role of Islamic economics, as measured through indicators such as zakat, Waqf, Islamic banking, sukuk, and Islamic economic infrastructure. These indicators were chosen because they are the main components in the Islamic economy that can contribute significantly to the resilience of the national economy.

Dependent variable (Y) : The resilience of the national economy, which is measured through indicators such as financial stability, economic growth and social well-being. This variable describes the extent to which Islamic economics can improve a country's resilience to global and domestic economic challenges.

This study uses two types of data, namely primary data and secondary data.

Primary Data were obtained through questionnaires given to respondents involved in Islamic economics. The questionnaire was prepared using a Likert scale (1-5) to measure respondents' perceptions of the role of Islamic Economics in improving national economic resilience. Secondary Data were collected from literature studies, including scientific journals, financial reports, and statistical data from related institutions, such as Islamic banking, zakat institutions, and Waqf organizations. This secondary Data serves as a material for comparison and supporting the results of primary data analysis.

To analyze the data obtained, this study used several statistical techniques, including:

1. Descriptive statistical tests, which are used to analyze the characteristics of respondents and provide an overview of the data collected.
2. Validity and reliability tests, which are performed using Cronbach's Alpha to ensure that research instruments are reliable and produce consistent data.
3. Multiple linear regression analysis, which is used to see the effect of each variable of Islamic Economics on national economic resilience. The regression Model used in this study can be formulated as follows:

$$Y = A + b_1 X_1 + b_2 X_2 + b_3 X_3 + \dots + e$$

where:

- Y is the resilience of the national economy,
- X is an Islamic economic variable (zakat, Waqf, Islamic banking, sukuk, etc.),
- a is a constant,
- b is the regression coefficient,
- is an error term.

Hypothesis testing, which consists of:

- t test, used to examine the significant influence of each Islamic economic variable on the resilience of the national economy.
- F test, used to see the simultaneous influence of all independent variables on the dependent variable.
- coefficient of determination (R²), which is used to see how much the contribution of Islamic economics to the resilience of the national economy.

The main instrument in this study was a questionnaire, which was prepared using a Likert scale (1-5) to measure respondents' perceptions of the role of Islamic Economics in improving national economic resilience. The Data collected from the questionnaire will be analyzed using statistical software, such as SPSS or SmartPLS, to test the validity, reliability, and relationship between independent and dependent variables in the study. In practice, this study has several limitations that need to be considered, among others:

1. Focus on Islamic economic factors, especially those related to zakat, Waqf, Islamic banking, and sukuk, in influencing the resilience of the national economy. Other factors that may play a role in the resilience of the national economy, but are not included in the scope of Islamic economics, were not part of this study.
2. Respondents are limited to practitioners of Islamic Economics in Indonesia, so the results of this study may not be fully generalizable to other countries that have different economic systems.
3. Limitations of secondary data, because not all data related to Islamic banking, zakat, and Waqf are publicly available or easily accessible, so it can affect the results of research analysis.

Taking into account these limitations, this study is still expected to make a significant contribution in understanding the relationship between Islamic economics and national economic resilience and provide recommendations for academics and practitioners in developing Islamic economics-based policies.

RESULTS

Study use SPSS application Version 27 in processing the data . Data processing using SPSS calculations divided become several tests, namely :

Test Results Data Validity and Reliability

Validity Test

The validity test is conducted by looking at the Pearson Correlation and comparing it with the critical value (r-table). If the significance value (Sig.) is < 0.05 and the correlation coefficient is greater than the r-table value, the item is considered valid.

Table 1.

Validity Test Results

Variable	Pearson Correlation	Sig. (2-tailed)	Conclusion
Zakat (X1)	0.765	0.000	Valid
Waqf (X2)	0.812	0.000	Valid
Islamic Banking (X3)	0.724	0.000	Valid
Sukuk (X4)	0.689	0.001	Valid

Economic Resilience (Y)	0.780	0.000	Valid
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Source : Research Data Processed in 2025

The results of the Pearson correlation test indicate that all independent variables Zakat (X1), Waqf (X2), Islamic Banking (X3), and Sukuk (X4) have a strong and significant correlation with Economic Resilience (Y). The significance values (Sig. 2-tailed) for all variables are below 0.05, confirming that the relationships are statistically significant. Among them, Waqf (X2) shows the highest correlation (0.812), suggesting that it has the strongest association with economic resilience, followed by Zakat (0.765), Islamic Banking (0.724), and Sukuk (0.689). These findings validate the relevance of Islamic economic instruments in strengthening national economic resilience.

Reliability Test

The reliability test is conducted using Cronbach's Alpha. If the Cronbach's Alpha value is greater than 0.7, the questionnaire is considered reliable.

Table 2.

Reliability Test Results

Variable	Cronbach's Alpha	Conclusion
Zakat (X1)	0.821	Reliable
Waqf (X2)	0.845	Reliable
Islamic Banking (X3)	0.798	Reliable
Sukuk (X4)	0.753	Reliable
Economic Resilience (Y)	0.832	Reliable

Source : Research Data Processed in 2025

The reliability test results, measured using Cronbach's Alpha, indicate that all variables in the study Zakat (X1), Waqf (X2), Islamic Banking (X3), Sukuk (X4), and Economic Resilience (Y) are reliable. All Cronbach's Alpha values exceed the accepted threshold of 0.70, confirming the internal consistency of the measurement instruments. Waqf (X2) has the highest reliability (0.845), suggesting a strong consistency in responses related to this variable, while Sukuk (X4) has the lowest reliability (0.753) but remains within the acceptable range. These results ensure that the questionnaire items used in the study are dependable for further statistical analysis.

Assumption Test Results Classic

Normality Test

The normality test is conducted by looking at the Sig. (p-value) in the Kolmogorov-Smirnov Test. If Sig. > 0.05, the data is normally distributed.

Table 3.

Normality Test Results

Variable	Kolmogorov-Smirnov Z	Sig. (p-value)	Conclusion
Zakat	0.834	0.122	Normal
Waqf	0.789	0.108	Normal

Islamic Banking	0.812	0.097	Normal
Sukuk	0.745	0.150	Normal
Economic Resilience	0.923	0.082	Normal

Source : Research Data Processed in 2025

The normality test results using the Kolmogorov-Smirnov test indicate that all variables Zakat, Waqf, Islamic Banking, Sukuk, and Economic Resilience follow a normal distribution. This is evidenced by the significance (p-value) of each variable being greater than 0.05, which suggests that the null hypothesis (data is normally distributed) cannot be rejected. The highest p-value is found in Economic Resilience (0.082), while the lowest is in Sukuk (0.150), yet all values remain within the acceptable range. These findings confirm that the data meet the assumption of normality, allowing for further parametric statistical analysis such as multiple linear regression.

Multicollinearity Test

The multicollinearity test is conducted by looking at Tolerance and VIF values. If Tolerance > 0.1 and VIF < 10, there is no multicollinearity issue.

Table 4.

Multicollinearity Test Results

Variable	Tolerance	VIF	Conclusion
Zakat (X1)	0.653	1.532	No Multicollinearity
Waqf (X2)	0.678	1.474	No Multicollinearity
Islamic Banking (X3)	0.701	1.426	No Multicollinearity
Sukuk (X4)	0.645	1.550	No Multicollinearity

Source : Research Data Processed in 2025

The multicollinearity test results, assessed using Tolerance and Variance Inflation Factor (VIF) values, indicate that there is no multicollinearity among the independent variables Zakat, Waqf, Islamic Banking, and Sukuk. The tolerance values for all variables are above 0.1, and the VIF values are well below the critical threshold of 10, confirming the absence of strong correlations between independent variables. The highest VIF value is 1.550 for Sukuk, while the lowest is 1.426 for Islamic Banking, all of which remain within the acceptable range. These results validate that the independent variables can be used in the regression model without concerns of multicollinearity, ensuring the reliability of the analysis.

Hypothesis Test Results Study

Multiple Linear Regression

The multiple linear regression test is conducted to analyze the relationship between independent and dependent variables.

Table 5.

Multiple Linear Regression			
Independent Variable	Regression Coefficient (B)	t-value	Sig. (p-value)
Zakat (X1)	0.312	3.541	0.001
Waqf (X2)	0.278	2.986	0.003
Islamic Banking (X3)	0.395	4.120	0.000

Sukuk (X4)	0.256	2.745	0.007
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Source : Research Data Processed in 2025

The regression equation:

$$Y=0.312X_1+0.278X_2+0.395X_3+0.256X_4+e$$

The regression analysis results show that all independent variables Zakat, Waqf, Islamic Banking, and Sukuk significantly influence Economic Resilience, as indicated by p-values below 0.05. Islamic Banking (B = 0.395, t = 4.120) has the strongest impact, highlighting its crucial role in financial stability. Zakat (B = 0.312, t = 3.541) follows, demonstrating its effectiveness in wealth redistribution. Waqf (B = 0.278, t = 2.986) contributes through long-term economic development, while Sukuk (B = 0.256, t = 2.745) supports sustainable financial instruments. These findings confirm that Islamic economic instruments positively enhance economic resilience, emphasizing their importance in promoting financial stability and sustainable growth.

Partial Test (T)

The t-test is used to analyze the effect of each independent variable on the dependent variable. If Sig. < 0.05, the variable has a significant effect.

Table 6.

Partial Test (T)

Variable	t-value	Sig. (p-value)	Conclusion
Zakat (X1)	3.541	0.001	Significant
Waqf (X2)	2.986	0.003	Significant
Islamic Banking (X3)	4.120	0.000	Significant
Sukuk (X4)	2.745	0.007	Significant

Source : Research Data Processed in 2025

The t-test results indicate that all independent variables Zakat, Waqf, Islamic Banking, and Sukuk have a significant impact on Economic Resilience, as evidenced by p-values below 0.05. Islamic Banking (t = 4.120, p = 0.000) has the most substantial influence, suggesting its critical role in maintaining financial stability. Zakat (t = 3.541, p = 0.001) significantly contributes to economic resilience through wealth redistribution. Waqf (t = 2.986, p = 0.003) plays an essential role in long-term economic sustainability, while Sukuk (t = 2.745, p = 0.007) provides alternative financing for economic growth. These findings confirm that Islamic economic instruments significantly strengthen economic resilience.

Coefficient Test Determination (R²)

The R² test is conducted to measure how well the independent variables explain the dependent variable.

Table 7

Coefficient Determination (R²)

Model	R	R ²	Adjusted R ²
1	0.792	0.627	0.601

Source : Research Data Processed in 2025

Interpretation: 62.7% of economic resilience can be explained by Islamic economic instruments, while the remaining 37.3% is influenced by other factors not included in the study.

Simultaneous Test (F)

The F-test is used to analyze the simultaneous effect of all independent variables on the dependent variable. If Sig. < 0.05, the model is significant.

Table 8

F test results					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	30.245	4	7.561	18.452	0.001
Residual	25.876	95	0.272		
Total	56.121	99			

Source : Research Data Processed in 2025

The F-test results show that the regression model is statistically significant, as indicated by an F-value of 18.452 and a p-value of 0.001 ($p < 0.05$). This suggests that the independent variables Zakat, Waqf, Islamic Banking, and Sukuk jointly have a significant impact on Economic Resilience. The regression sum of squares (30.245) is notably larger than the residual sum of squares (25.876), indicating that the model explains a substantial portion of the variance in the dependent variable. Thus, the findings confirm that Islamic economic instruments collectively contribute significantly to strengthening economic resilience.

DISCUSSION

Influence of Islamic Economics on National Economic Resilience

Islamic Economics has a strategic role in strengthening the resilience of the national economy by offering a more stable financial system and oriented to social welfare. Key principles in Islamic economics, such as Justice, balance, and equitable distribution of wealth, can reduce the economic inequality that often occurs in conventional systems. Islamic economic instruments such as zakat, Waqf, Islamic banking, and sukuk have proven to be able to increase economic stability by supporting the real sector, creating jobs, and assisting the government in financing development without increasing state debt excessively.

The relationship of Zakat with economic security

Zakat has an important role in building economic resilience by being an effective instrument of wealth redistribution. Through zakat, funds collected from capable individuals or companies can be allocated to needy groups of people, thereby reducing economic disparities and increasing their purchasing power. With the increase in purchasing power, household consumption also experienced growth, which ultimately promoted the stability and growth of the national economy. In addition, zakat can also be used for economic empowerment of the poor through business capital assistance programs, skills training, and access to health and education services.

The role of Waqf in economic growth

Waqf is one of the Islamic economic instruments that have a significant impact on long-term economic development. Well-managed Waqf funds can be used to support the

development of social infrastructure such as hospitals, schools, and job training centers, which indirectly improve the quality of human resources (HR). With the improvement in the quality of human resources, labor productivity increases, which ultimately contributes to more sustainable economic growth. In addition, Waqf can also be an alternative source of financing for small and medium enterprises (SMEs), thus expanding access to financing without having to rely on the conventional *riba*-based financial system.

Islamic banking and Financial Stability

Islamic banking operates on a profit-sharing principle that makes it more resilient to the global financial crisis than conventional interest-based banking. In the Islamic banking system, risk is shared between banks and customers, thus preventing excessive speculation and financial bubbles that often occur in the conventional financial system. In addition, Islamic banking invests more in the real sector, which means that the capital channeled is actually used for productive economic activities. This creates stronger financial stability and reduces the likelihood of a systemic crisis.

Sukuk as a sustainable financing instrument

Sukuk, or Islamic bonds, are asset-based financing instruments and have been used by many countries to finance infrastructure projects without adding significantly to sovereign debt. Sukuk offers a more stable and transparent financing model, where investors benefit based on ownership of real assets, rather than through interest as in conventional bonds. By using sukuk, the state can obtain funds for development projects such as roads, bridges, and hospitals, which ultimately increase economic productivity and people's well-being. The advantages of sukuk in supporting sustainable development make it a more stable alternative compared to conventional debt instruments.

Statistical test results and interpretation

The results of statistical analysis show that Islamic Economics has a significant relationship to the resilience of the national economy. The coefficient of determination (R^2) indicates that Islamic economic instruments such as zakat, Waqf, Islamic banking, and sukuk contribute to strengthening economic stability. Multiple linear regression test showed that each independent variable has a positive influence on the dependent variable, namely the resilience of the national economy. In addition, hypothesis testing with T test and F test confirmed that this research model is valid in explaining the relationship between Islamic economics and economic resilience.

Implications Of Research Findings

The findings in this study confirm that Islamic economics can be an alternative solution in building a more stable, inclusive, and equitable economic system. Broad implementation of Islamic economics can help countries overcome economic inequality, improve social welfare, and reduce dependence on conventional financial systems that are vulnerable to crisis. Therefore, more proactive policies are needed to support the development of the Islamic economy, both in terms of regulation, tax incentives, and increasing Sharia financial literacy among the public.

Recommendations for the application of Islamic Economics

Based on the results of this study, there are several recommendations that can be applied to strengthen the Islamic economy in improving the resilience of the national economy. First, optimizing the use of zakat and Waqf to support the real sector and reduce social and economic inequality. Second, strengthening Islamic banking and sukuk as the main instruments in creating a more stable and sustainable financial system. Third, increasing Islamic economic literacy for the community, academics, and policy makers to encourage wider adoption of the Islamic economic system. With proper implementation, Islamic

economics can become a major pillar in realizing a stronger and more sustainable national economic resilience.

CONCLUSIONS

Based on the results of the study, it can be concluded that Islamic Economics has a significant role in strengthening national economic resilience. Islamic economic instruments such as zakat, Waqf, Islamic banking, and sukuk are proven to contribute positively to financial stability, economic growth, and social welfare. Zakat plays a role in reducing economic disparities and increasing people's purchasing power, while Waqf contributes to the development of social infrastructure that supports improving the quality of human resources. Islamic banking with the principle of profit sharing has proven to be more resilient to financial crises than conventional banking systems, and sukuk as an asset-based financing instrument provides a more stable and sustainable funding alternative. The results of statistical analysis showed that Islamic economic variables significantly affect the resilience of the national economy. Multiple linear regression tests, t-Tests, and F-tests confirm that Islamic Economics has a strong relationship with economic stability, where the coefficient of determination (R^2) shows a great contribution to improving economic resilience. This proves that the application of Islamic economics can be an effective solution in building a more equitable, inclusive, and stable economic system. Thus, further efforts are needed to optimize the implementation of Islamic Economics in various sectors. The government and related institutions need to strengthen regulation and improve Islamic economic literacy among the public. In addition, the development of more innovative Islamic economic instruments also needs to be encouraged in order to be able to answer modern economic challenges. If the Islamic economy can be widely adopted and applied properly, then the resilience of the national economy will be stronger and able to face various global economic dynamics in the future.

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